

**STATE OF MICHIGAN
MICHIGAN DEPARTMENT OF ENERGY, LABOR AND ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE REGULATION**

Before the Commissioner of the Office of Financial and Insurance Regulation

In the matter of:

Alonzo K. Morgan, Sr.,
25169 Stonycroft Dr.
Southfield, MI 48034
System ID # 26804,

Enforcement Case No. 09-7089

AMI Services, Incorporated,
18505 W. 8 Mile Rd., Ste. 203
Detroit, MI 48219
System ID #67991,

Respondents.

_____ /

ORDER OF ONE-YEAR SUSPENSION

Issued and Entered,
this 17th day of April, 2009,
by Stephen R. Hilker
Chief Deputy Commissioner

This matter comes before the Chief Deputy Commissioner based upon Respondents' Consent to Entry of Order of One-Year Suspension and the files and records of the Office of Financial and Insurance Regulation ("OFIR"). The Chief Deputy Commissioner, being so advised, now FINDS and CONCLUDES that:

1. The Commissioner has jurisdiction and authority to adopt and issue this Consent Order, pursuant to the Michigan Administrative Procedures Act of 1969

("MAPA"), as amended, MCL 24.201 *et seq.*, and the Michigan Insurance Code of 1956, (the "Code") as amended, MCL 500.100 *et seq.*.

2. All required notices have been issued in this matter and the notices and service thereof were appropriate and lawful in all respects.

3. Acceptance of the Respondents' Consent to Entry of Order of One-Year Suspension is reasonable and in the public interest.

4. All applicable provisions of MAPA have been met or knowingly and voluntarily waived by the parties.

5. Alonzo Morgan, Sr. and AMI Services, Inc., without admitting or denying violations of Sections 1207(1) and 1239(1)(h) of the Code and having every opportunity to respond, knowingly and voluntarily consent to the entry of the Order of One-Year Suspension, thereby suspending for a period of one year Respondent Morgan's resident producer license and suspending for a period of one year Respondent AMI's resident agency license effective upon entry of this Order.

THEREFORE, IT IS ORDERED THAT:


1. Pursuant to Sections 150 and 1244 of the Michigan Insurance Code, the insurance producer license of Respondent Alonzo Morgan, Sr. is **SUSPENDED** for a period of one year effective upon entry of this Order.

2. Pursuant to Sections 150 and 1244 of the Michigan Insurance Code, the resident agency license of AMI Services, Inc., is **SUSPENDED for a period of one year** effective upon entry of this Order.

3. Respondent shall immediately cease and desist from engaging in the business of insurance.

4. Respondent shall pay to the State of Michigan a civil fine of \$1,000.00 (one thousand dollars and zero cents). Upon execution of this Order, OFIR will send Respondent an Invoice for the civil fine that will be due within 30 days of issuance of the Invoice.

IT IS SO ORDERED.



Stephen R. Hilker
Chief Deputy Commissioner

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OFIR/OGC

Respondents.

CONSENT TO ENTRY OF ORDER OF ONE-YEAR SUSPENSION

Alonzo Morgan, Sr., ("Morgan") individually and AMI Services, Inc., ("AMI")
(collectively, the "Respondents"), represented by its President Alonzo Morgan, Sr., state
the following:

1. At all relevant times, Alonzo Morgan, Sr. ("Respondent"), was a licensed resident producer pursuant to the Code with qualifications in accident, health, life, property, casualty, and variable annuities. System ID number 0026804.
2. At all relevant times, AMI Services, Inc. ("Respondent"), a business organized and incorporated in the State of Michigan was a licensed resident agency with qualifications in accident, health, life, property, casualty, and variable annuities. System ID number 0067991.
3. OFIR received an insurance complaint from an insured on or about [REDACTED] 2008, alleging premium money she paid to Respondents was not

remitted to Michigan Basic Property Insurance Association ("Michigan Basic").

4. On or about [REDACTED] 2006, the insured purchased a home located in [REDACTED] MI. Her title company issued a check for a sum made payable to Michigan Basic and gave it to the Respondents.
5. Respondents, allegedly, issued an Accord Certificate of Property Insurance indicating Michigan Basic was the insurer. The effective dates of coverage were [REDACTED] 2006 through [REDACTED] 2007.
6. On or about [REDACTED] 2006, the insured's check was deposited into Respondents' bank account.
7. On or about [REDACTED] 2007, the insured's home in [REDACTED] caught fire and burned down. It was at that time she learned she had no fire insurance because the premium was not paid.
8. On or about [REDACTED] 2008, the insured filed a complaint with OFIR alleging the same.
9. Without admitting or denying any of the allegations, and without admitting or denying any violations of the Code, Respondents are now prepared to voluntarily consent to the entry of an Order suspending Respondent Morgan's resident producer license and Respondent AMI's resident agency license effective upon entry of the attached *Order of One-Year Suspension*.
10. Further, Respondents, with the intent to be legally bound, hereby knowingly and voluntarily consent to the attached *Order of One-Year Suspension* in this matter, and further, in consideration of the terms and conditions set forth therein, also voluntarily waive and give up any and all rights that they may now or hereafter have to administrative or judicial review, or otherwise to challenge or contest the entry of the attached *Order of One-Year Suspension* in this matter.

Verified and signed:



Alonzo Morgan, Sr., Respondent

04-14-2009
Dated



AMI Services, Inc., Respondent
By: Alonzo Morgan, President

04-14-2009
Dated